



Enriching Lives Through Education



NEFMA

New England
Financial Marketing Association

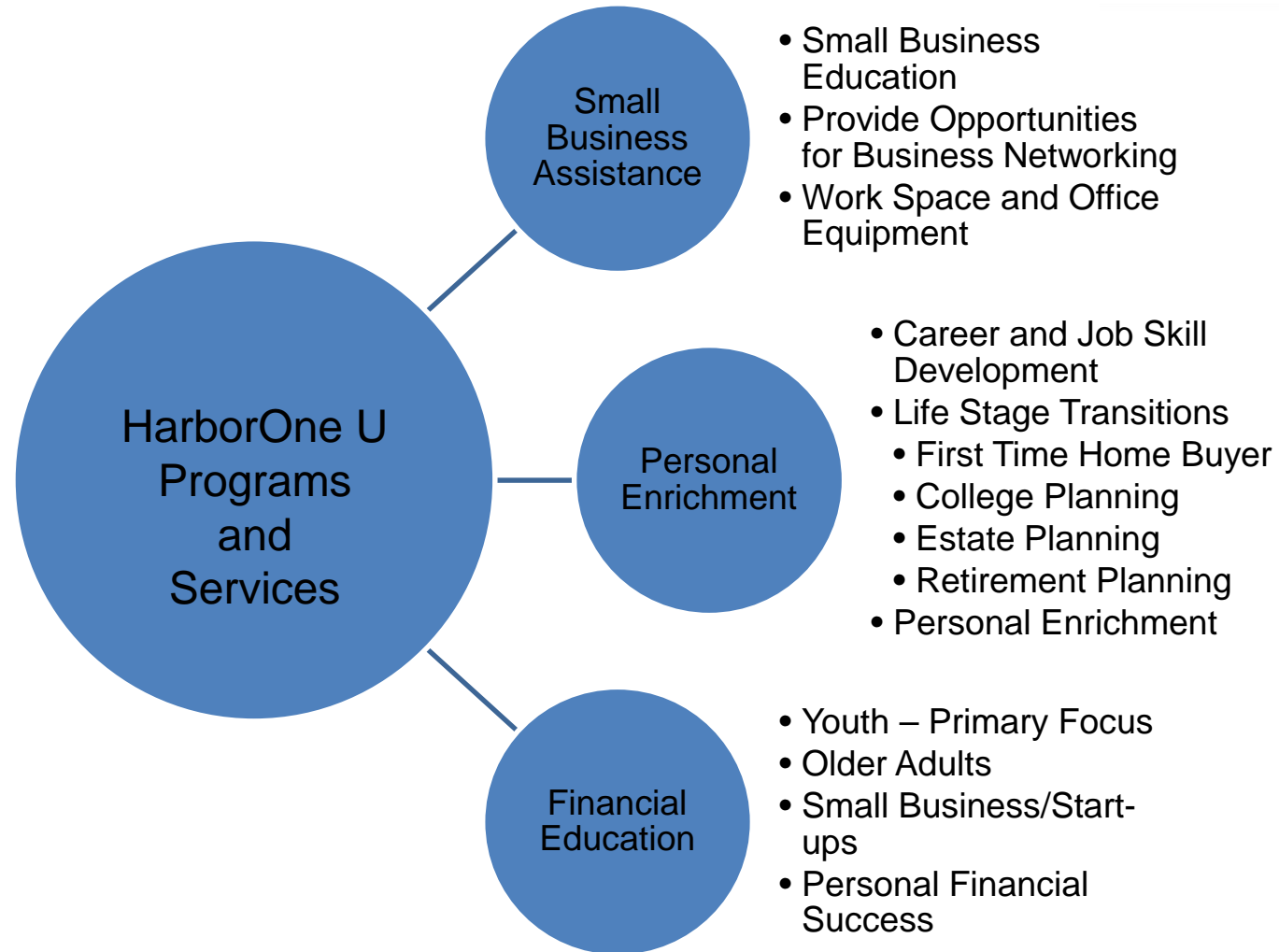
2017 Fall Conference

nefma.org



- Established as “Brockton Credit Union” in 1917
- \$2.6 Billion in Assets
- 14 Branches, 400 Employees
- 160,000+ Customers
- Name change to “HarborOne Credit Union” 2004
- Conversion to MA Cooperative Bank in 2013, “HarborOne Bank”
- NASDAQ Publicly traded Bank in 2016
- **HarborOne U®** established for Community Education outreach
 - Brockton Campus - est. 2007, *formerly named the **MultiCultural Banking Center®***
 - Mansfield Campus - est. 2010

Program Offerings and Services





- HarborOne is a pioneer in offering educational opportunities to local residents and businesses through **HarborOne U®**.
 - Since 2007, the **U** has hosted over **15,000** attendees to various classes at its combined campuses in Mansfield and Brockton.
 - The **U** also provides financial education programs to more than **3,500** youth, *annually*.
 - The **U** shares its space - free of charge - allowing **200** meetings a year by nonprofits, community service organizations, and business networking groups.



NEFMA

New England
Financial Marketing Association



Brockton Campus Stats as of June 2017



Multi-Service Approach

Est. 2007 Brockton, MA

- Educate** → **Residents with low English and/or financial literacy skills**
569 Classes - Language, Computer and Financial
- Empower** → **Small Business, Women and New Americans**
325 Success for Small Business attendees, 102 graduates, 20 loans
- Engage** → **Nonprofits/Community Agencies**
In-kind donations of space, time & talent exceeds \$100K annually

At 10 years:

- **8,029** attendees at Legion Parkway since September 2007;
- **46%** of Legion Parkway Attendees are customers of HarborOne;
- **5,036** new accounts have been opened by Attendees since September 2007;
- Overall, HarborOne has gained **\$21 million in new Deposits**, and **\$49 million in new Loans** from Legion Parkway Attendees, as of June 2017.





Mansfield Campus Stats as of June 2017



Multi-Service Approach

Est. 2010 Mansfield, MA

Educate



Residents, Business Owners and Youth

528 Classes – Life Stage, Financial & Business Skills

Empower



Small Business and Women

6+ small business women led group meetings at the U Mansfield monthly

Engage



Nonprofits/Community Agencies

3+ nonprofit agency meetings at the U Mansfield monthly

After 7 years:

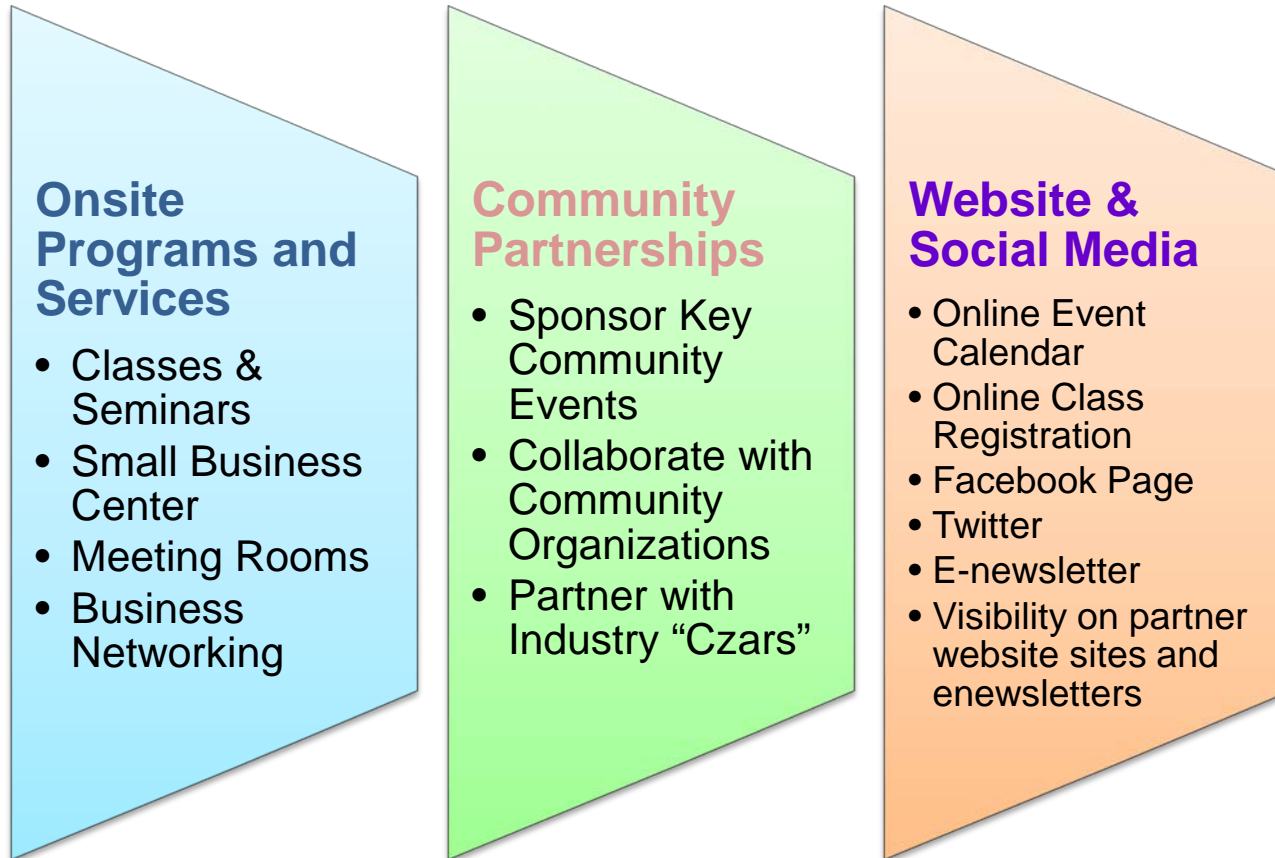
- **6,990** attendees at Mansfield since June 2010;
- **29%** of Mansfield Attendees are customers of HarborOne;
- **1,602** new accounts have been opened by Attendees since June 2010;
- Overall, HarborOne has gained **\$24 million in new Deposits**, and **\$32 million in new Loans** from Mansfield Attendees, as of June 2017.



NEFMA

New England
Financial Marketing Association

Program Delivery and Marketing





Program Delivery



- All programs are *free* at the U, except English for Speakers of Other Languages (ESOL).
- Programs are open to the public, non customers are encouraged to attend.
- All curriculum, events and speakers are determined by HarborOne.
- There are no “sales” or “commercials” at **HarborOne U**.
- The U is not available for lease to any third party, yet based on availability, HarborOne small business customers may request use of the space for an employee meeting, training and/or strategic planning retreat.
- Business networking groups, community service organizations and other similar volunteer groups are invited to schedule use of the space for free, depending on availability.





Services & Amenities



- **Both Campuses**
 - Free meeting space for nonprofits, networking and community groups;
 - Free guest wireless network available and use of laptops;
 - Multiple classrooms with table seating up to 28, equipped with projector and laptop, DVD/VCR access and larger spaces available for 55 attendees;
 - Kitchen facilities allows for serving refreshments.

- **Brockton Campus**
 - Onsite access to **NeighborWorks Southern Mass** counselors and programs;
 - Onsite access to **Stonehill College** community & service outreach programs;
 - Onsite access to personal finance and small business coach.

- **Mansfield Campus**
 - Business Information Center equipped with computer work station, a color printer, copier and fax available for *free* use by scheduled guests.
 - **MA Small Business (MSBDC)** counselor appointments onsite.
 - Art gallery featuring local artists on a rotating schedule.



Mansfield Campus - 7 Year Results

- 1,602 new accounts
- \$24.3 million in *new* deposits
- \$31.8 million in *new* loans

\$56 million in New Loans and Deposits since 2010

- These results are traced directly between an attendee and an account with using the MCIF, and does not reflect any other business we may have gained as a result of goodwill, word of mouth, etc. therefore actual financial results may be much greater.

Brockton Campus– 10 Year Results

- 5,036 new accounts
- \$20.5 million in *new* deposits
- \$48.8 million in *new* loans

\$69 million in New Loans and Deposits since 2007

- The U’s newly captured business contributes at least **\$2.5 million** in additional income to HarborOne annually.



Enriching Lives Through Education



NEFMA

New England
Financial Marketing Association

2017 Fall Conference

nefma.org